IFW

PATENT APPLICATION No.: 09/868,176 ATTORNEY DOCKET: 72167.000310

UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number

09/868,176

Confirmation No.:

6974

Applicant

: Nigel KNIGHT, et al.

Filed

: September 4, 2001

Title

EURO PAYMENT ROUTING AND INTRA-DAY FLOW

CONTROL SYSTEM AND METHOD

TC/Art Unit

: 3628

Examiner:

Clement B. Graham

Docket No.

72167.000310

Customer No.

21967

MAIL STOP AMENDMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

In accordance with 37 C.F.R. § 1.98(a)(2)(ii), copies of cited U.S. patents and/or U.S. patent application publications under 35 U.S.C. 371, are not being provided.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not to be construed as drawing the Examiner's attention either to selected parts or away from other

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parts of the cited references. Any such markings were either present on the copies of the cited references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

In accordance with 37 C.F.R. § 1.97(b), this Information Disclosure Statement is believed to be submitted prior to issuance of a first Office Action. Therefore, it is respectfully submitted that no fee is required for consideration of this information. However, in the event any fee is deemed necessary, the Commissioner is authorized to charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated: June 30, 2006

By:

James R. Miner

Registration No. 40,444

Hunton & Williams LLP Intellectual Property Department 1900 K Street, N.W. Suite 1200 Washington, DC 20006 (202) 955-1500 (telephone) (202) 778-2201 (facsimile) JRM/asc

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	U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	i .	OCUMENT NUMBER er - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US	005315508	05-24-1994	Bain et al.	
	2.	US	005477040	12-19-1995	Lalonde, Michael	
	3.	US	005502576	03-26-1996	Ramsay et al.	
	4.	US	005717989	02-10-1998	Tozzoli et al.	
	5.	US	005757917	05-26-1998	Rose et al.	
	6.	US	006374235	04-16-2002	Chen et al.	
	7.	US	006418430	07-09-2002	DeFazio et al.	
	8.	US	2001/0018739	08-30-2001	Anderson et al.	
•	9.	US	2001/0037309	11-01-2001	Carlyle St. Vrain	
-	10.	US	2001/0047334	11-29-2001	Nappe et al.	
	11.	US	2001/0047489	11-29-2001	Ito et al.	
	12.	US	2002/0012445	01-31-2002	Perry	
	13.	US	2002/0013728	01-31-2002	Wilkman	
	14.	US	2002/0026394	02-28-2002	Savage et al.	·
	15.	US	2002/0038363	03-28-2002	MacLean	
	16.	US	2002/0052842	05-02-2002	Schuba et al.	
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	18.	US	2002/0077978 A1	06-20-2002	O'Leary et al.	
-	19.	US	2002/0087468	07-04-2002	Ganesan et al.	
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	21.	US	2002/0107770	08-08-2002	Meyer et al.	
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-	23.	" US	2002/0111837	08-15-2002	Aupperle	
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	25.	US 2002/0170966	11-21-2002	Hannigan et al.		
	26.	US 2002/0194096	12-19-2002	Falcone et al.		
	27.	US 2002/0198817	12-26-2002	Dhir		
	28.	US 2002/0199182	12-26-2002	Whitehead		
	29.	US 2003/0018557	01-23-2003	Gilbert et al.		
	30.	US 2003/0046218	03-06-2003	Albanese et al.		
	31.	US 2003/0097335	05-22-2003	Muskowitz et al.		
	32.	US 2003/0105641	06-05-2003	Lewis		
	33.	US 2003/0208421 A1	11-06-2003	Vicknair et al.		
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	38.	US 20050033690	02-10-2005	Antognini et al.		
	39.	US 3653480	04-04-1972	Yamamoto et al.		
	40.	US 4205780	06-03-1980	Burns, Emmett		
	41.	US 4321672	03-23-1982	Braun, et al.		
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	49.	US 4799156	01-17-1989	Shavit		
	50.	US 4812628	03-14-1989	Boston		
	51.	US 4931793	06-05-1990	Fuhrmann et al.		
	52.	US 4948174	08-14-1990	Thomson et al.		
	53.	US 4974878	12-04-1990	Josephson		
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	56.	US 5023904	06-11-1991	Kaplan		
	57.	US 5053607	10-01-1991	Carlson		
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	60.	US 5111395	05-05-1992	Smith		
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	63.	US 5136502	08-04-1992	Van Remortel et al.		
	64.	US 5175682	12-29-1992	Higashiyama		
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	66.	US 5220501	06-15-1993	Lawlor		
-	67.	US 5225978	07-06-1993	Peterson		
· -	68.	US 5237159	08-17-1993	Stephens		
	69.	US 5283829	02-01-1994	Anderson		
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	71.	US 5311594	05-10-1994	Penzias		
	72.	US 5321238	06-14-1994	Watanabe		

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	73.	US 5326959	07-05-1994	Perazza	
	74.	US 5336870	08-09-1994	Hughes	
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	97.	US 5550734	08-27-1996	Tater		
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-	99.	US 5557515	09-17-1996	Abbruzzese et al.		
	100.	US 5563400	10-08-1996	Le Roux		
	101.	US 5566330	10-15-1996	Sheffield		
	102.	US 5568489	10-22-1996	Yien		
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	104.	US 5572004	11-05-1996	Raimann		
	105.	US 5583759	12-10-1996	Geer		
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	107.	US 5590196	12-31-1996	Moreau		
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	109.	US 5592377	01-07-1997	Lipkin		
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	111.	US 5599528	02-04-1997	Igaki		
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-	113.	US 5615109	03-25-1997	Eder		
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	121.	US 5659741	08-19-1997	Eberhardt	
	122.	US 5666493	09-09-1997	Wojcik et al.	
	123.	US 5677955	10-14-1997	Doggett et al.	
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-	126.	US 5692132	11-25-1997	Hogan	
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	130.	US 5708422	01-13-1998	Blonder et al.	
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145.	US 5819236	10-06-1998	Josephson			
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156.	US 5835899	11-10-1998	Rose et al.			
157.	US 5852812	12-22-1998	Reeder			
158.	US 5859419	01-12-1999	Wynn			
159.	US 5864609	01-26-1999	Cross et al.			
160.	US 5870456	02-09-1999	Rogers			
161.	US 5870721	02-09-1999	Norris			
162.	US 5870723	02-09-1999	Pare			
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168.	US 5898157	04-27-1999	Mangili et al			
	145. 146. 147. 148. 149. 150. 151. 152. 153. 154. 155. 156. 157. 158. 159. 160. 161. 162. 163. 164. 165.	Cite No. DOCUMENT NUMBER Number - Kind Code (if known) 145. US 5819236 146. US 5819238 147. US 5826241 148. US 5826245 149. US 5832447 150. US 5832460 151. US 5832463 152. US 5832488 153. US 583580 155. US 5835603 156. US 5835899 157. US 5852812 158. US 5859419 159. US 5864609 160. US 5870721 162. US 5870723 163. US 5870725 164. US 5873072 165. US 5883810 166. US 5884288 167. US 5897625	Citie DOCUMENT NUMBER Number - Kind Code (if known) Publication Date MM-DD-YYYY 145. US 5819236 10-06-1998 146. US 5819238 10-06-1998 147. US 5826241 10-20-1998 148. US 5826245 10-20-1998 149. US 5832447 11-03-1998 150. US 5832460 11-03-1998 151. US 5832463 11-03-1998 152. US 5832464 11-03-1998 153. US 5832488 11-03-1998 154. US 5835580 11-10-1998 155. US 5835603 11-10-1998 156. US 5835899 11-10-1998 157. US 5852812 12-22-1998 157. US 5859419 01-12-1999 158. US 5870456 02-09-1999 160. US 5870721 02-09-1999 161. US 5870723 02-09-1999 163. US 5873072 02-09-1999 164. US 5883810 03-16-1999 166. US 58842	Cite Number - Kind Code (if known) Publication Date MM-DD-YYYY Name of Patentee or Applicant of Cited Document 145. US 5819236 10-06-1998 Josephson 146. US 5819238 10-06-1998 Fernholz 147. US 5826241 10-20-1998 Stein 148. US 5826245 10-20-1998 Sandberg-Diment 149. US 5832447 11-03-1998 Bednar 150. US 5832460 11-03-1998 Houvener et al. 151. US 5832463 11-03-1998 Houvener et al. 152. US 5832464 11-03-1998 Houvener et al. 153. US 5832488 11-03-1998 Eberhardt 154. US 5835603 11-10-1998 Fraser 155. US 5835603 11-10-1998 Rose et al. 157. US 5835899 11-10-1998 Rose et al. 157. US 5852812 12-22-1998 Reeder 158. US 5879456 02-09-1999 Norris 160. US 5870721 02-09-1999 Norris <		

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Initials	No.	Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Where Relevant Passages or Relevant Figures Appear
	169.	US 5903881	05-11-1999	Schrader	
	170.	US 5910896	06-08-1999	Hahn-Carlson	
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	172.	US 5917965	06-29-1999	Cahill et al	
	173.	US 5920847	07-06-1999	Kolling et al.	
	174.	US 5930778	07-27-1999	Geer	
	175.	US 5940811	08-17-1999	Norris	
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	177.	US 5943656	08-24-1999	Crooks	
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	179.	US 5956700	09-21-1999	Landry	
	180.	US 5963659	10-05-1999	Cahill et al.	
	181.	US 5963925	10-05-1999	Kolling et al.	
	182.	US 5966698	10-12-1999	Pollin	
	183.	US 5978780	11-02-1999	Watson	
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	187.	US 5991750	11-23-1999	Craig	
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	189.	US 6003762	11-21-1999	Hayashida	
	190.	US 6006208	12-21-1999	Forst et al.	
	191.	US 6009442	12-28-1999	Chen et al.	
	192.	US 6014636	01-11-2000	Reeder	

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	193.	US 6016482	01-18-2000	Molinari et al.	*	
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	195.	US 6032133	02-29-2000	Hilt et al.		
	196.	US 6032137	02-29-2000	Hallard		
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	202.	US 6041315	03-21-2000	Pollin		
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First Named Inventor	Nigel KNIGHT, et al.
Art Unit	3628
Examiner Name	Clement B. Graham
Attorney Docket Number	72167.000310

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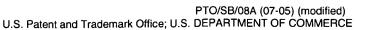
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